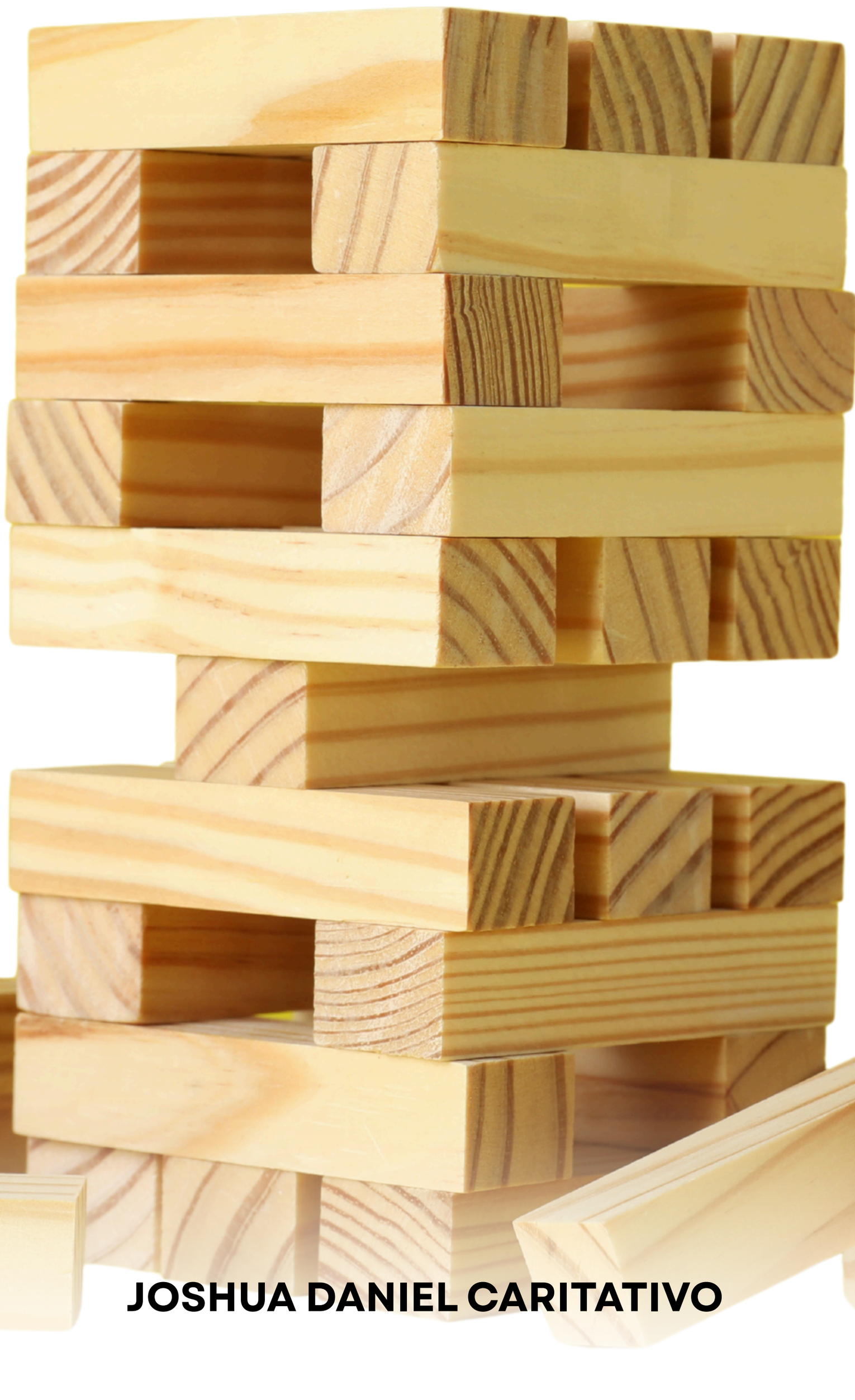
THE STABILITY PROJECT



JOSHUA DANIEL CARITATIVO

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PREFACE

Welcome to The Stability Project!

This book is a collection of personal experiences, lessons, and reflections written from the heart. I am grateful that you found this book, which I wrote during one of the most meaningful transitions in my life – from being a student to stepping into a bigger purpose that the Lord has prepared for me. While finance is part of our everyday life, I have learned that stability is not built on money alone. True stability comes from faith, wisdom, discipline, contentment, and learning to trust God in every season. There were moments when I had enough, and there were moments when I had very little. But in all those seasons, the Lord remained faithful.

In these pages, I share stories of waiting, learning, failing, growing, and becoming more rooted in God. I also reflect on Bible stories that remind us that the Lord provides, guides, corrects, and strengthens us. My prayer is that this book will not only help you understand finance better, but also remind you that life becomes steadier when God is placed first.

Remember, stability is more than financial security; it's about cultivating a balanced life where you thrive personally and professionally. Let this book be your companion on your path of growth and exploration, empowering you to create a brighter future for yourself and those around you.

"Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock."
Matthew 7:24

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CHAPTER 1

ROOTED, NOT RATTLED

There are seasons in life when stability does not come from what we have, but from Who holds us. I used to think that life would feel steady only when everything was already provided, when every question had an answer, and when every need was already settled. But the Lord has been teaching me that true stability does not begin with provision. It begins with Him.

Matthew 6:33 NIV says, "But seek first His kingdom and His righteousness, and all these things will be given to you as well." This verse reminds me that when God is first, life becomes more ordered. Not always easy. Not always free from problems. But steadier. Provision follows purpose, not the other way around.

There were seasons in my life when I felt like I had nothing. And when I say nothing, hindi lang siya tungkol sa pera. There were moments when I felt empty in strength, empty in answers, empty in courage, and sometimes even empty in peace. Yung parang you are showing up every day, but deep inside, you are asking, "Lord, paano na?"

There were days when I did not know how things would work out. I had responsibilities in front of me, concerns in my heart, and questions I could not easily answer. Sometimes, I wanted God to provide everything right away so I could finally breathe. But many times, He did not give everything at once. He gave enough.

Enough strength for the day. Enough wisdom for the next step. Enough help at the right time.

Enough peace to continue. And slowly, I realized that God's provision is not always loud or overflowing. Sometimes, it is quiet. Sometimes, it is simple. Sometimes, it comes in a way that only your heart will understand.

But somehow, in ways I could not always explain, God always provided. He provided through people, through unexpected answers, through small openings, through renewed strength, and sometimes through peace that came even before the situation changed. Looking back, I know I was not standing because I was strong. I was standing because the Lord was holding me.

This reminds me of the widow of Zarephath in 1 Kings 17:8–16. She was preparing what she thought would be her last meal for herself and her son. Wala na halos natitira. She had only a little flour and oil left, and in her mind, that was the end. But God sent Elijah to her, and through her obedience and faith, the little that she had did not run out.

What touches me in this story is that God did not first show her a warehouse full of food. He did not give her everything in advance. He gave her daily provision. Enough for that day. Enough for the next meal. Enough to keep going.

And maybe that is also how God works in many seasons of our lives. He may not always give everything at once because He also wants us to keep trusting Him daily. If He gave everything immediately, maybe we would only hold on to the provision. But when He gives enough for today, we learn to hold on to the Provider.

The widow's story reminds me that little is not little when God blesses it. What looks insufficient in our hands can become enough in His hands.

In finance, it is easy to think that stability means having more money, more savings, more income, or more security. Of course, these things are important, and we should be wise in managing what God gives us. But this chapter reminds me that money should support life, not become the foundation of life.

Being rooted, not rattled, means learning to manage resources with faith and wisdom. It means not panicking when resources feel limited. It means asking, "Lord, what do I need to do with what You have placed in my hands?" Sometimes, financial wisdom begins with recognizing what is enough for now. It begins with being honest about our needs, our limits, and our responsibilities.

There are times when we want everything to be complete before we feel secure. But the Lord teaches us stewardship even in small beginnings. A small budget can still be managed with wisdom. A small saving can still become a habit. A small provision can still be a reminder that God is faithful.

This does not mean we stop planning. Faith does not remove responsibility. We still need to budget, prepare, save, avoid unnecessary burdens, and make careful decisions. But we do these things with a heart that knows our security is not in money alone. Our security is in God, who gives wisdom, opens doors, and provides what we need in His time.

I am learning that being rooted in God does not mean I will never be shaken. It means I will not be easily uprooted. There will still be days when I feel worried. There will still be moments when I will wonder how things will work out. But I do not have to be controlled by fear, because I have seen enough of God's faithfulness to know that He provides.

I am also learning that provision is not always material. Sometimes, the provision is peace. Sometimes, it is courage. Sometimes, it is patience. Sometimes, it is a person who listens. Sometimes, it is the strength to wake up and try again. And sometimes, it is the wisdom to wait.

When God is first, life slowly finds its order. Not because everything becomes perfect, but because the heart begins to know where to stand. Purpose comes before provision. Faith comes before fear. Trust comes before control.

There are still things I pray for. There are still things I do not fully understand. There are still seasons when I feel the lack. But I am learning to seek God first, not only after everything else fails, but before anything else begins.

I may not always have everything I want. I may not always know the full plan. I may not always see the answer immediately. But I know that the Lord is faithful. He has provided before, and He will provide again.

So when life feels uncertain, I remind myself that my stability is not built on what I hold, but on Who holds me. I may bend, I may cry, I may pause, but I will not be destroyed.

Because when God is my foundation, I can stand.

CHAPTER 2

PEACE BEFORE POSSESSION

There were times when I wanted something so badly that I thought receiving it would finally make me feel settled. But while waiting, I also felt the pressure in my heart. I would pray, but I was also rushing. I would ask God, but deep inside, I already had my own timeline. And many times, the Lord reminded me gently that not every open door is meant to be entered, and not everything we can have will give us peace.

John 14:27 NIV says, "Peace I leave with you; my peace I give you." This reminds me that the peace God gives is different from the peace the world offers.

The world often says, "You will have peace when you finally have this." But God teaches us that peace can come even before the answer, even before the possession, and even before the situation changes.

This reminds me of the story of King Solomon in 1 Kings 3:5–14. When God asked him what he wanted, Solomon did not first ask for riches, long life, or the defeat of his enemies. He asked for wisdom. He asked for an understanding heart so he could lead God's people well. Because his request was rooted in purpose and not selfish possession, God gave him not only wisdom but also what he did not ask for.

That story teaches me that when our heart is in the right place, God knows what to add. Possession should not be the first pursuit. Wisdom, obedience, and peace must come first. Because when something is truly from the Lord, it will not destroy our soul just to keep it. It will not make us lose ourselves, our family, our values, or our relationship with Him.

There are things in life that look like blessings at first, but they come with heaviness. Sometimes, we force something because we are afraid of missing out. We say yes even when our spirit is uneasy. We buy, commit, or decide because we are pressured, ashamed, or comparing ourselves with others. But peace is one of God's ways of protecting us. When there is no peace, it may be God's way of telling us to pause.

I am learning that financial decisions should also be guided by peace, not only by desire. Before saying yes to something, I need to ask myself: Will this bring peace or pressure? Is this aligned with my purpose or only with my wants? Am I deciding from wisdom or from fear? There are times when I can afford something, but it does not mean it is wise. There are also times when waiting is the more faithful decision.

Peace before possession means I do not need to prove my worth through what I have. I do not need to rush just because others already have what I am praying for. I do not need to carry a burden just to look blessed. A quiet heart is already a gift from God, and sometimes, protecting that peace is more important than gaining something new.

I have seen how the Lord provides in His own time. Sometimes, He gives what I prayed for. Sometimes, He changes my desire. Sometimes, He allows me to wait until my heart is ready. And sometimes, He protects me from something I thought I needed.

So now, I am learning to pray differently. Not only, "Lord, give this to me," but also, "Lord, give me peace if this is from You, and give me the courage to let it go if it is not." Because the right blessing does not need to be forced. What comes from God may still require faith, work, and patience, but it will not take away the peace He has already given.

A stable life is not built by collecting more. It is built by knowing what to keep, what to release, and what to surrender to God. Possession may add comfort, but peace gives direction. Possession may fill a space, but peace guards the heart.

And for me, that is the better order.

CHAPTER 3

CONTENTMENT IN EVERY SEASON

When I was younger, there were many things I wanted but could not have. Not because I did not dream enough, and not because I did not pray enough, but because we also had limitations. There were things I saw from others that I also wished for myself. May mga bagay na gusto ko rin sanang mabili, masuot, maranasan, or magkaroon. But because of financial limitations, I had to understand early that not everything I wanted could be given right away.

At that time, maybe I did not fully understand contentment. Sometimes, I would quietly wonder why others could have certain things easily while I had to wait, adjust, or simply accept that it was not possible. But looking back now, I realize that those seasons taught me something that money could not teach. They taught me how to wait. They taught me how to appreciate small things. They taught me that not having everything does not mean the Lord has forgotten me.

Philippians 4:11–13 says that Paul learned to be content whatever the circumstances. He knew what it was to be in need, and he also knew what it was to have plenty. That verse speaks to me because contentment is not pretending that we do not have dreams. It is not saying we no longer desire better things. Contentment is learning to keep the heart steady while waiting for God's timing.

I believe that the Lord hears the prayers that come from the heart. As the saying goes, "Words that come from the heart, enter the heart." Maybe this is also true in our prayers. When a prayer is honest, humble, and deeply coming from the heart, it reaches God in a way that does not need perfect words. Sometimes, the prayer is just a quiet longing. Sometimes, it is a simple whisper. Sometimes, it is just tears. But the Lord understands even the things we cannot fully say.

There were dreams I had as a child that did not happen right away. There were things I wanted then that only came much later, in a different form, at a different time, and with a different meaning. And maybe that is one of the beautiful ways God works. He does not always give things when we first ask for them, because sometimes our heart is still being prepared. Sometimes, our character needs to grow first. Sometimes, He is protecting us from receiving something too early. And sometimes, He has something better than what we first imagined.

This reminds me of the story of Joseph in Genesis 37 and Genesis 39–41. Joseph had dreams when he was young, but the fulfillment of those dreams did not come immediately. Before the palace, there was betrayal. Before leadership, there was waiting. Before honor, there was hardship. But God was with him through every season. What looked delayed was not denied. What looked painful was still being used by God for a greater purpose. Later, Joseph was able to say in Genesis 50:20 that what others meant for harm, God meant for good.

That story reminds me that God's timing is not always easy, but it is always purposeful. Maybe what I wanted before was not yet for me. Maybe I was not ready. Maybe the season was not ready. Maybe God was still arranging things I could not see. But one thing I know now is this: the Lord is faithful. He may not answer every prayer according to my timeline, but He answers according to His wisdom and love.

Contentment also teaches me financial wisdom. It reminds me not to force what I cannot yet carry. It teaches me not to buy something just to heal an old feeling of lack. It teaches me not to compare my season with someone else's harvest. There are things that may be beautiful to have, but if they bring pressure, debt, or restlessness, then maybe they are not yet meant for this season.

I am learning that contentment does not close the door to dreaming. It actually protects the dream from becoming an idol. I can still pray. I can still work. I can still hope. But I do not have to lose my peace just because something has not yet arrived. I do not have to feel less blessed just because my timeline looks different.

There are things I prayed for before that I now understand better. Some were given. Some were delayed. Some were changed. Some were not given at all, and later I realized why. The Lord knew what I needed more than I knew what I wanted. He knew that the better blessing was not only the thing itself, but the heart He was forming in me while I waited.

When I remember the child I once was—the boy who could not always buy the things he wanted—I do not look at him with pity. I look at him with tenderness. Even then, God was already teaching me to wait, trust, and pray from the heart.

Maybe it is not yet your time to get what you are dreaming of or praying for. Maybe the answer is still being prepared. Maybe the Lord is still preparing you, too. But do not lose heart. God is faithful, and His plans are better than our rushed desires.

Contentment in every season does not mean I stop hoping. It means I keep hoping with a peaceful heart. It means I trust that when the Lord finally gives, it will come with grace, purpose, and the kind of joy that does not need to be forced.

CHAPTER 4

WISDOM THAT KEEPS YOU STEADY

There are seasons in life when success looks beautiful from the outside, but only God knows how difficult the road was. People may see the recognition, the grades, the title, or the honor, but they do not always see the silent prayers, the tired nights, the doubts, the pressure, and the moments when you had to remind yourself that you cannot do it by your own strength alone.

In college, I became a Dean's Lister during my sophomore and junior years. For me, it was not just an academic achievement. It was a reminder of God's grace. I know the effort I gave, the time I spent studying, and the sacrifices I made, but I also know that discipline alone was not enough. There were moments when I needed wisdom beyond what I could understand. There were moments when I needed strength beyond what I had. And there were moments when I had to humble myself and admit that without God in it, success can easily become empty, tiring, or even prideful.

By God's grace, I will be graduating Magna Cum Laude in my upcoming graduation. I say that with gratitude, not pride, because the road to that achievement was not always smooth. There were ups and downs. There were subjects that challenged me. There were grades that humbled me. There were moments when I expected better results but received lower grades instead. And in those moments, the Lord taught me that wisdom is not only seen when everything is high and excellent. Sometimes, wisdom is learned when things do not go the way we hoped.

Proverbs 3:5–6 NIV says, “Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to Him, and He will make your paths straight.” This verse speaks deeply to me because academic life can make you rely so much on your own effort, intelligence, and planning. But the Lord reminded me that even the best plans still need His guidance. I can study, prepare, and do my part, but I must still surrender the outcome to Him.

There were times when I thought success meant always being strong, always getting high grades, and always proving that I could do it. But God slowly taught me that true wisdom is not about proving myself. It is about depending on Him. It is knowing when to work hard and when to rest. It is knowing when to push and when to pray. It is knowing that one low grade does not define the whole journey, and one difficult season does not erase the faithfulness of God.

This reminds me of the story of Solomon in 1 Kings 3:5–14. When God asked him what he wanted, Solomon did not ask first for riches, long life, or victory over his enemies. He asked for wisdom. He asked for an understanding heart so he could lead well. And because his request pleased the Lord, God gave him wisdom and also blessed him with what he did not ask for.

That story teaches me that wisdom should come before achievement. It is easy to ask God for success, recognition, or open doors, but sometimes the better prayer is, “Lord, give me wisdom to handle what You are giving me.” Because without wisdom, even success can make us proud.

Without wisdom, achievements can become pressure. Without wisdom, blessings can become heavy. But when God gives wisdom, He also teaches the heart how to remain steady.

The same principle applies to finances. Many people pray for more money, a higher salary, or financial breakthroughs, and there is nothing wrong with that. But wisdom should come before wealth. Money without wisdom can disappear quickly, while wisdom can help us manage even limited resources well. A good financial habit is to create a simple budget, track expenses, and distinguish between needs and wants. Learning to live below your means is not a sign of lack; it is a sign of discipline.

As a student, I learned that financial wisdom often begins with small decisions. Saving a portion of your allowance, avoiding unnecessary debt, and planning purchases carefully can build habits that will benefit you long after graduation. Even if the amount you save seems small, consistency matters more than size. Small savings, when practiced regularly, can grow into financial stability over time.

I am also learning that success is not just about earning money but managing it faithfully. When income increases, it is tempting to increase spending immediately. However, wisdom teaches us to save, invest, give generously, and prepare for future needs. Proverbs 21:20 says, “The wise store up choice food and olive oil, but fools gulp theirs down.” This reminds us that wise stewardship includes planning ahead rather than spending everything we receive.

I am learning that success is not just about reaching the top. It is also about staying humble while getting there. The Lord allowed me to experience both good grades and low grades because both had a purpose. The good grades encouraged me, but the low grades grounded me. The achievements reminded me of what God can do, but the difficult moments reminded me that I still need Him every step of the way.

There were times when I felt disappointed, especially when I knew I had worked hard but the result was not what I expected. But even then, God's will always prevailed. He used those moments to shape my character, not just my transcript. He taught me patience. He taught me humility. He taught me that excellence is not only measured by numbers, but also by faithfulness, perseverance, and the heart that continues to trust Him.

James 1:5 also says that if anyone lacks wisdom, we should ask God, who gives generously. This gives me comfort because I do not need to pretend that I know everything. I can ask. I can seek. I can pray. I can admit when I am tired, confused, or unsure. And God, in His kindness, gives wisdom in ways that steady the heart.

So when I look at my academic journey, I do not only see awards or recognition. I see the hand of God. I see His grace in the seasons when I was doing well. I see His mercy in the seasons when I struggled. I see His guidance in every decision, every lesson, every correction, and every answered prayer.

Wisdom that keeps you steady is not the kind of wisdom that makes you feel above others. It is the kind of wisdom that keeps you kneeling before God, even when you are standing in a place of honor. It reminds you that success is a gift, not a reason to forget the Giver.

I thank God for the achievements, but I thank Him also for the humbling moments. Because now I understand that the road to success is hard without the Lord. But with Him, even the hard road has meaning. Even the delays have purpose. Even the low points can become part of the testimony.

And as I move toward graduation, I carry this truth in my heart: I did not come this far by my own strength alone. The Lord guided me. The Lord sustained me. The Lord corrected me. The Lord lifted me. And if there is any wisdom that kept me steady, it is this — all success belongs to God.

CHAPTER 5

DISCIPLINE THAT BUILDS QUIET STRENGTH

Discipline is not always loud. Sometimes, it is not seen in big achievements, public recognition, or impressive moments. Most of the time, discipline is quiet. It is found in the small things we choose to do again and again, even when no one is clapping, even when no one is watching, and even when we do not feel like doing it. For me, discipline is not only about being strict with yourself. It is about learning to be faithful in what the Lord has placed in your hands.

Hebrews 12:11 NIV says, “No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace.” This verse reminds me that discipline is not always comfortable. Sometimes, it feels tiring. Sometimes, it requires sacrifice. Sometimes, it means showing up even when your body is tired, your mind is full, or your heart is not at its best. But over time, discipline builds something deeper. It builds quiet strength.

In my life, discipline has shown itself in different ways. Some people would tell me that I am consistent and always on time in meetings. At first, I thought it was just a simple habit. But later on, I realized that being consistent and being on time also reflect respect, commitment, and responsibility. It may look small to others, but it says something about the heart. It says, “I value this. I prepared for this. I am willing to show up.”

When I became president of a campus ministry during my third year in college, I learned that showing up is the bare minimum of discipline, if not also one of the best forms of it. Leadership was not only about speaking, planning, or being seen in front. A big part of it was simply being present. Present in meetings. Present in responsibilities. Present when people needed guidance. Present even when I was tired. Present even when I was still learning how to lead.

There were times when I had to balance academics, ministry, personal responsibilities, and my own emotions. Hindi naman araw-araw motivated ka. There were days when I had to push myself to attend, prepare, listen, and serve. There were days when I felt that I also needed rest, but I also knew that commitment requires maturity. I learned that discipline is not about pretending to be strong all the time. It is about depending on God so you can keep doing what is right, even when it is not easy.

That season humbled me. It taught me that consistency is not built overnight. It is built through many small yeses. Yes to preparation. Yes to responsibility. Yes to prayer. Yes to showing up. Yes to serving, even when the task feels ordinary. And little by little, those small yeses become part of who you are.

This reminds me of Daniel. In Daniel 6, even when a law was made that could punish him for praying to God, Daniel still went home and prayed, just as he had done before. His discipline was not created during the crisis. It was already there before the crisis came. Prayer was already part of his life. Faithfulness was already his habit.

Daniel's strength was quiet, but it was firm. He did not need to make noise to prove his faith. He simply remained faithful. He continued what he knew was right before the Lord. His discipline in prayer became his strength in danger. His private faithfulness became his public testimony.

That story speaks to me because discipline should not only appear when life becomes difficult. It should be built in the ordinary days. The way we pray, the way we prepare, the way we manage our time, the way we honor commitments, and the way we serve even in small things – all of these become roots. And when trials come, those roots help us stand.

Discipline is also very important in finance. Many people think financial stability comes only from having more, but I am learning that it also comes from managing what is already entrusted to us. It is not always about big income or big opportunities. Sometimes, it begins with small habits done consistently.

Financial discipline means learning to pause before spending. It means knowing the difference between what I need and what I only want for the moment. It means saving even in small amounts, not because the amount is already big, but because the habit is being formed. It means being honest with what I can afford and not forcing a lifestyle that will later bring pressure.

Just like showing up in meetings or ministry, financial discipline is also about showing up for the future. It is preparing little by little. It is paying attention to responsibilities.

It is not ignoring bills, commitments, or obligations. It is choosing wisdom even when impulse feels easier.

There are times when discipline in finance feels restrictive, but actually, it protects peace. It keeps us from unnecessary burdens. It teaches us that not everything has to be bought immediately. Not every desire has to be answered right away. Sometimes, waiting is also discipline. Sometimes, saying no is also wisdom. Sometimes, choosing enough is also strength.

I am learning that discipline does not make life perfect, but it makes life steadier. It gives structure when emotions are changing. It gives direction when motivation is low. It helps us remain faithful even when the results are not immediate.

Discipline also teaches humility. It reminds me that I cannot simply rely on excitement, talent, or good intentions. I need consistency. I need prayer. I need the Lord's grace to continue. Because without God, discipline can easily become pride or pressure. But with God, discipline becomes worship. It becomes a way of honoring Him through the life, time, resources, and responsibilities He has given me.

I also realized that the strongest people are not always the loudest. Sometimes, they are the ones who quietly keep going. They show up. They prepare. They pray. They serve. They learn. They fall, but they return. They get tired, but they ask God for strength. They do not always announce what they are carrying, but they remain faithful.

Discipline that builds quiet strength is not about being perfect. It is about being faithful. It is about choosing what is right even when it is not convenient. It is about showing up, not only when it is easy, but also when it costs something.

I thank God for the seasons that taught me consistency. I thank Him for the responsibilities that trained me. I thank Him for the campus ministry season that reminded me that leadership begins with presence. And I thank Him for teaching me that showing up, when done with the right heart, can become an act of worship.

There will still be days when discipline feels hard. There will still be days when I will need to pause, rest, and ask God for strength. But I know that every small act of faithfulness matters. Every prayer matters. Every responsible choice matters. Every quiet yes matters.

Because in the hands of God, discipline does not only build success. It builds character. It builds humility. It builds peace.

It builds quiet strength.

CHAPTER 6

PURPOSE BEYOND PAYCHECK

There are things in life that money can support, but money should never be the reason why we stop moving forward. I learned this slowly, especially during my college years. When you are a student, money can feel like a big thing. It affects what you can buy, where you can eat, what you can join, and sometimes even how you see yourself beside other people. But through time, the Lord taught me that my life should not be measured by how much I have in my pocket.

Purpose must come before paycheck. Not because money is not important, but because money is not the foundation of who we are. Paychecks can come and go. Allowance can be enough today and not enough tomorrow. But purpose, when it is placed by God in your heart, does not easily disappear. It continues to call you, shape you, and push you forward even when resources are limited.

Colossians 3:23 NIV says, “Whatever you do, work at it with all your heart, as working for the Lord, not for human masters.” This verse reminds me that the work I do, the dreams I carry, and the responsibilities I accept should be done with a heart that honors God. When the Lord gives purpose, even ordinary efforts become meaningful.

During my college years, my father gave me an allowance. I was grateful for it, but I also knew that what I received was not always the same as what some of my classmates had.

May mga kaklase ako na mas malaki ang baon, mas may freedom bumili ng gusto nila, or mas madaling sumama sa mga lakad. Ako, I had to think carefully. I had to budget. I had to ask myself if something was really needed or if I could let it pass.

There were times when I wanted to afford the things I saw from others. May mga panahon na gusto ko rin sana. Gusto ko rin makabili, makasabay, makaranas, or feel na hindi ako limited. But my allowance taught me something important. It taught me that not having the same amount as others does not mean I am behind in life. It also does not mean that I cannot move forward.

Little by little, I learned not to look at money as the main source of my confidence. If I allowed myself to focus only on what I lacked, maybe I would have become discouraged. But the Lord reminded me that I had something greater than an allowance. I had purpose. I had dreams. I had responsibilities. I had opportunities to grow. And most of all, I had Him.

Hindi porke mas kaunti ang hawak mo, mas kaunti na rin ang kaya mong marating. Sometimes, the Lord uses limited resources to teach us creativity, discipline, humility, and trust. He teaches us how to stretch what we have. He teaches us how to appreciate simple things. He teaches us that moving forward does not always require plenty. Sometimes, it only requires faith, wisdom, and the courage to continue.

That season became part of my formation. I learned that money comes and goes, but purpose should not go.

Money may help open some doors, but purpose gives direction. Money may make life more comfortable, but purpose gives meaning. Money may answer some needs, but purpose reminds me why I continue even when things are not easy.

This reminds me of David before he became king. In 1 Samuel 17, David was not the most powerful person in the battlefield. He was young. He did not wear the armor of a soldier. He did not have what others thought was needed to defeat Goliath. But David had something deeper. He knew who God was, and he knew the purpose placed before him.

When Saul tried to give David his armor, David could not use it because he was not used to it. So he went with what he had – his staff, five smooth stones, and faith in the Lord. To others, it may have looked insufficient. But in the hands of someone who trusted God, what looked small became enough.

David's story reminds me that purpose is not always supported by impressive resources at first. Sometimes, God will ask us to move forward with what we already have. He does not always wait until we have more before He uses us. Sometimes, He uses the little we have to show that the victory belongs to Him.

During college, I did not always have what others had. But I had what I needed to keep going. I had the chance to study, to learn, to serve, to grow, and to trust the Lord with my journey. Looking back, I can say that the Lord never failed to provide what was necessary for the purpose He was building in me.

Purpose before paycheck also teaches an important financial lesson. If money becomes the only goal, it can easily control the heart. We may begin to choose only what pays more, looks better, or gives immediate comfort. But when purpose comes first, money becomes a tool, not a master.

In finance, this means learning to use money in a way that supports the life God is calling us to live. It means budgeting not only for survival, but also for growth. It means spending with intention, saving with discipline, and avoiding unnecessary pressure just to keep up with others. It means asking, "Will this decision support my purpose, or will it only satisfy my pride for a moment?"

During college, my allowance taught me how to make choices. I had to learn that every peso had direction. If I spent without thinking, I would feel the effect later. But if I managed it well, even a small amount could carry me through. That is also true in life. It is not always about how much we have. Sometimes, it is about how wisely we use what God has already placed in our hands.

Paychecks may follow when we faithfully walk in purpose, but they may not always come in the way or timing we expect. That is why the heart must be anchored in God, not in income. The Lord can provide through work, opportunities, people, skills, and open doors. But before the provision comes, He often forms the person first.

I am learning that purpose gives strength when money feels limited. It gives clarity when comparison starts to speak. It reminds me that I am not less capable just because I have less than others.

My value is not determined by allowance, salary, title, or possession. My value comes from God.

I also realized that limitations are not always punishments. Sometimes, they are classrooms. My college years taught me how to be practical, how to be grateful, and how to keep going without depending too much on material things. The Lord used those moments to shape my heart. He taught me that when I follow purpose, I do not need to chase everything else in fear.

Purpose also protects us from envy. When I know what God has called me to do, I do not need to keep comparing my portion with someone else's portion. I can be grateful for what I have, faithful with what I can do, and patient with what God is still preparing.

There is quiet freedom in knowing that I do not have to have everything before I begin. I can start with what I have. I can move with what God gives. I can trust Him for the next step. Because the Lord is not limited by my limited resources.

Looking back, I thank God for those college days when I had to live within what was given to me. At that time, I may not have fully understood why I had to experience certain limitations. But now I see that the Lord was teaching me something deeper. He was teaching me not to make money the center of my life. He was teaching me to be wise, humble, grateful, and purposeful.

Paychecks may support the journey, but they should never replace the calling.

Provision may come in different forms, but the Provider remains the same.

So I remind myself: do not stop just because you do not have what others have. Do not measure your future by your present limitation. Do not let a small allowance, a small beginning, or a difficult season make you forget the purpose God placed in your heart.

The Lord can use what is little. The Lord can multiply what is surrendered. The Lord can open doors in His time.

And when we follow the purpose He gives, He also teaches us how to receive, manage, and steward the provision that follows.

CHAPTER 7

PEOPLE WHO HELP YOU STAND

There are seasons when we think stability means being strong on our own. We try to carry everything quietly. We try to be okay even when we are not. We show up, smile, continue, and tell ourselves, "Kaya ko pa." But life has taught me that God does not always strengthen us by making us stand alone. Sometimes, He strengthens us by placing people around us who remind us that we are not meant to walk through life by ourselves.

Ecclesiastes 4:9–10 NIV says, "Two are better than one, because they have a good return for their labor: If either of them falls down, one can help the other up." This verse reminds me that needing people is not weakness. Sometimes, it is part of God's provision. He knows that there are battles we cannot carry by ourselves, and in His kindness, He allows people to become instruments of encouragement, prayer, wisdom, comfort, and love.

I am part of the Ushering Ministry in our church, and through this ministry, I learned that helping people stand does not always mean giving advice or solving their problems. Sometimes, it begins with a simple smile, a warm welcome, a gentle direction, or a quiet act of service that makes people feel that they belong.

As an usher, there is a responsibility to help make the worship service orderly. It is not just about guiding people to their seats or making sure everything flows properly.

It is also about preparing a space where people can worship without distraction, where they can feel at home, and where they can be reminded that they are welcome in the presence of God.

Minsan simple lang tingnan ang ginagawa ng usher. Nakatayo, nag-aassist, nagtuturo ng upuan, nag-aayos ng flow ng tao. But behind those small actions is a heart of service. You are helping create an atmosphere where people can come as they are — tired, burdened, joyful, broken, grateful, or searching — and still feel that there is a place for them in God's house.

There were moments when I realized that people enter church carrying different stories. Some come with thanksgiving. Some come with pain. Some come quietly because they are tired. Some are trying to hold themselves together. And maybe one of the first ways God meets them is through people who make them feel seen, welcomed, and not alone.

That is why ushering taught me that ministry is not always about being in front. Sometimes, it is about standing at the side, ready to help. It is about being attentive. It is about noticing what is needed. It is about serving with humility, even when the work is not always recognized. It reminded me that people who help others stand are not always the loudest. Sometimes, they are simply faithful, present, and willing.

This reminds me of the story of Moses in Exodus 17:8–13. When the Israelites were fighting against the Amalekites, Moses stood on top of the hill with the staff of God in his hands.

As long as his hands were raised, Israel was winning. But when his hands grew tired, the battle became harder. Moses was a leader, but even leaders get tired. Moses was chosen by God, but even chosen people need support.

When Moses' hands became heavy, Aaron and Hur did not shame him for being tired. They did not tell him to be stronger. They did not leave him alone. Instead, they gave him a stone to sit on, and they held up his hands — one on one side, and one on the other. Because of their help, his hands remained steady until sunset.

That story speaks to me because it shows that even faithful people need people beside them. Moses had a calling, but he also had limits. He had a role, but he also had tired arms. And God did not lessen the importance of Moses' leadership by allowing Aaron and Hur to help him. Instead, God showed that victory can also come through shared strength.

In a way, this is also what ministry teaches me. We may not always know whose arms are tired. We may not always know who is silently struggling. But when we serve with love, when we welcome people well, when we help create order, and when we make people feel at home in God's presence, we may be helping someone stand in ways we do not fully see.

This chapter also teaches something important about finance. Financial stability is not only about how much money we have. It is also about the people we listen to, the people we trust, and the people who help us make wiser decisions.

Sometimes, one piece of good advice can prevent us from making a costly mistake. Sometimes, one honest conversation can help us avoid unnecessary debt, pressure, or comparison.

People who help us stand financially are not always the ones who give us money. Sometimes, they are the ones who teach us how to budget, how to save, how to wait, how to say no, and how to make decisions with peace. Sometimes, they are the people who remind us that we do not need to impress others. Sometimes, they are the ones who help us see clearly when our emotions are already making decisions for us.

There are times when we are tempted to carry financial concerns alone because we are ashamed. Nahihiya tayo. Ayaw nating may makaalam na nahihirapan tayo, nag-aadjust tayo, or may pinagdadaanan tayo. But wisdom also means knowing when to seek counsel. Proverbs 15:22 NIV says, “Plans fail for lack of counsel, but with many advisers they succeed.” This does not mean we tell everyone our problems. It means we seek the right people — people who are wise, trustworthy, prayerful, and honest.

Financial discipline becomes steadier when we are surrounded by people who do not push us into comparison. It is easier to live simply when the people around us respect our season. It is easier to make wise choices when we have people who remind us of our values. It is easier to keep going when someone tells us, “Okay lang. One step at a time. God will provide. Let us be wise with what we have.”

I am learning that God's help does not always arrive in the way I expect. Sometimes, help comes as provision. Sometimes, as opportunity. Sometimes, as peace. And sometimes, help comes in the form of people. People who pray. People who listen. People who correct. People who stay. People who welcome. People who quietly serve.

Being part of the Ushering Ministry made me appreciate the beauty of small acts of service. It taught me that we can help people stand not only through big gestures, but also through consistency, kindness, order, and presence. A person may forget the exact words we said, but they may remember how they felt when they entered the church and were welcomed with warmth.

I am also learning that I should not only be thankful for the people who helped me stand. I should also be willing to become that kind of person for others. Not by fixing everything for them, but by being present. By praying. By listening. By serving. By making room. By reminding them that there is a place for them in the house of God.

People who help you stand are part of God's grace. They are reminders that we are not created to live disconnected, proud, or alone. We need God first, but God also uses people as vessels of His care.

There will be seasons when we are strong, and there will be seasons when we are tired. There will be days when we can encourage others, and there will be days when we will need encouragement ourselves. And that is okay.

We are not less faithful just because we need help. We are not weak just because we need someone to pray with us, guide us, or hold us steady for a while.

I thank God for the people He has placed in my life — the ones who helped me stand, the ones who reminded me of His promises, the ones who corrected me, the ones who stayed, and the ones who prayed when I could not explain everything I was feeling.

I also thank God for the opportunity to serve in the Ushering Ministry. It continues to remind me that even simple service matters. A smile can help someone feel welcome. A small assistance can make someone feel cared for. A quiet presence can help someone feel that they are not alone.

Life becomes more stable when we stop pretending that we can carry everything alone. Stability also grows in community, in prayer, in wise counsel, and in people who point us back to God.

May I never forget the people who helped me stand. And may I also become someone who helps others stand.

CHAPTER 8

SIMPLE LIVING, LIGHTER HEART

There is a kind of heaviness that does not always come from problems. Sometimes, it comes from having too much – too many things to maintain, too many wants to chase, too many comparisons to carry, and too many pressures we did not even realize we allowed into our hearts.

Simple living is not about having nothing. It is not about rejecting comfort or pretending that material things do not matter. For me, simple living is about learning what is enough. It is about asking the Lord to help me see what truly matters, so I do not keep filling my life with things that do not give real peace.

Proverbs 15:16 says, "Better a little with the fear of the Lord than great wealth with turmoil." This verse reminds me that a lighter life is not always the life with the most possessions. Sometimes, it is the life with less pressure, less comparison, less unnecessary burden, and more room for God.

It was not a big public moment. It happened in the middle of an ordinary household task. But sometimes, God uses ordinary moments to reveal something deeper in us. It made me think about my own life. How many times do we carry things that are no longer helping us? Hindi lang gamit. Sometimes, we carry expectations, pressure, comparison, old desires, and the need to prove ourselves.

We think we are only managing things, but sometimes those things are already managing us. It made me think about my own life. How many times do we carry things that are no longer helping us? Hindi lang gamit. Sometimes, we carry expectations, pressure, comparison, old desires, and the need to prove ourselves. We think we are only managing things, but sometimes those things are already managing us.

There are moments when I also feel that life becomes heavier when I keep wanting more than what my season can carry. Sometimes, I want to have more, do more, buy more, achieve more, and still remain peaceful. But the Lord keeps reminding me that peace requires space. A full life is not always a fruitful life. A busy life is not always a meaningful life. A life with many possessions is not always a life with a rested heart.

Simple living, for me, is learning to ask, "Lord, what is truly needed in this season?" It is learning to let go of what only adds pressure. It is choosing not to compete with what others have. It is being grateful for what is enough today. It is having the humility to say, "Hindi ko kailangan makipagsabayan para masabing blessed ako."

The lighter heart comes when I stop measuring my life by accumulation and start measuring it by peace, purpose, faithfulness, and obedience. This reminds me of the story of Mary and Martha in Luke 10:38–42. When Jesus visited their home, Martha was busy with many preparations. She was serving, moving, and trying to make everything right. Mary, on the other hand, sat at the Lord's feet and listened to Him.

Martha's concern was understandable. She wanted to serve well. She wanted things to be prepared. But Jesus gently reminded her that she was worried and upset about many things, while only one thing was truly needed. Mary had chosen what was better, and it would not be taken away from her.

That story speaks to me because sometimes we can be doing many things and still miss the one thing our heart truly needs. Sometimes, we can be busy arranging life, improving life, and maintaining life, but forget to sit before the Lord and ask what really matters.

Martha was not wrong for serving, but her heart became burdened. And I think that is what simple living also teaches us. It is not just about removing things from our homes. It is about removing unnecessary heaviness from our hearts. It is learning when to serve, when to pause, when to release, and when to sit at the feet of Jesus.

Simple living has a deep connection to finance. Many financial struggles are not only caused by lack of income. Sometimes, they are also caused by pressure, comparison, impulse, and the desire to maintain a lifestyle that does not give peace. When we choose simple living, we begin to make financial decisions with clearer eyes. We stop asking only, "Can I buy this?" and start asking, "Do I really need this? Will this bring peace or pressure? Will this support my purpose, or will it only satisfy a temporary feeling?"

Simple living teaches us that every purchase has a cost beyond money. Some things cost our peace. Some things cost our time.

Some things cost our energy because we have to maintain them, pay for them, or keep up with them. And if we are not careful, the things we thought would make life better can slowly make life heavier.

This does not mean we cannot enjoy things. God is not against joy. But wisdom teaches us to enjoy without being controlled. It teaches us to spend with intention, save with discipline, and live within the limits of our season. It teaches us that saying no to something today can also be saying yes to peace tomorrow.

Simple living also helps us prepare better. When we are not always spending to impress, we have more room to save, give, help, and respond to real needs. A lighter lifestyle can create a steadier financial life. And a steadier financial life can give the heart more room to breathe.

I am learning that simple living is not a downgrade. It is not a sign that life is less blessed. Sometimes, simple living is wisdom. Sometimes, it is maturity. Sometimes, it is God teaching us to separate what is useful from what is unnecessary.

A lighter heart does not come from having everything. It comes from knowing what to keep and what to release. It comes from trusting that my value is not measured by the things I own, the places I go, or the lifestyle I can show. My value is in the Lord.

I also realize that simplicity protects gratitude. When I slow down and live with less pressure, I notice more. I appreciate what' s already there.

I become more thankful for ordinary blessings — food on the table, quiet moments, family, worship, rest, answered prayers, and peace that does not depend on possessions.

Simple living also makes room for God's voice. When life is too cluttered, not only with things but also with worries and wants, it becomes harder to hear what the Lord is teaching. But when I choose simplicity, I create space to listen, to pray, to rest, and to return to what matters.

There will always be more things to want. There will always be something newer, better, prettier, or more attractive. But not everything that is available is necessary. Not everything that is beautiful is meant for this season. Not everything that others have is something I also need to carry.

I want a life that is not only full, but peaceful. I want a heart that is not always chasing, proving, and comparing. I want to live in a way that leaves room for God, for family, for service, for rest, and for the things that truly matter.

So I am learning to choose simplicity not because I do not dream, but because I want my dreams to remain guided by God. I am learning to live lighter, not because I have no desires, but because I do not want my desires to become my burden.

A simple life does not mean an empty life. Sometimes, it means a life with more space for what is eternal, meaningful, and true.

CHAPTER 9

GENEROSITY WITHOUT FEAR

Last Independence Day, our church held a tract-giving activity. Our team was assigned to visit a subdivision where we could distribute gospel tracts and, whenever there was an opportunity, personally share the love of God with the people living there.

Excited kaming lahat, although we also felt a little nervous. Hindi naman madaling lumapit sa mga taong hindi mo kilala. You do not know how they will respond. Some may listen, while others may politely decline. But we went there with one purpose: to share the good news and remind people that true freedom is not only about being free as a nation. True freedom is also found in Jesus Christ.

Habang sakay kami ng jeepney papunta sa assigned area, someone began collecting our fares. Since magkakasama kami, pinagsama-sama muna namin ang bayad before giving it to the driver.

While the money was being counted, I noticed—or perhaps I only assumed—that the collected fare was short. Without thinking too much, I took out a fifty-peso bill and added it to the collection.

Hindi ko naman iyon pinagplanuhan. Hindi ko rin naisip kung magkano pa ang matitira sa wallet ko. In my mind, kulang ang pamasahe, so I simply gave what I had.

A few moments later, our team leader looked at me and asked, “Bakit ka nagbigay pa ng fifty pesos? Kumpleto na pala ang pamasahe.”

Doon ko lang na-realize na hindi naman pala kulang ang pera. For a moment, I felt a little embarrassed. Baka isipin nila na hindi ako marunong magbilang, or that I was not paying attention. But as I reflected on that simple experience, I realized something important.

Sometimes, generosity happens not because we have carefully calculated everything, but because our heart has learned to respond when we think there is a need.

It was only fifty pesos. It may not seem like a large amount. But that small moment caused me to ask myself: Am I willing to give only when I am completely sure that I will still have enough? Or can I give without allowing fear to control my heart?

The Bible says: "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." —2 Corinthians 9:7 NIV

This verse reminds us that generosity is not measured only by the amount we give. God also looks at the condition of our hearts.

We can give a large amount but feel angry, pressured, or resentful. We can also give a small amount with sincerity, compassion, and joy. In the eyes of people, the bigger gift may appear more impressive. But in the eyes of God, the heart behind the gift matters greatly.

Jesus demonstrated this when He observed people giving their offerings in the temple. Many wealthy individuals gave large amounts. Then a poor widow came and gave two very small coins.

Calling his disciples to him, Jesus said, "Truly I tell you, this poor widow has put more into the treasury than all the others."—Mark 12:43 NIV

The widow did not give more in terms of monetary value. But she gave from what little she had. Her offering revealed her trust in God.

She could have been afraid. She could have told herself, "Ito na lang ang meron ako. Paano na ako bukas?" Those concerns would have been understandable. Yet she still gave. Her generosity was an expression of faith.

This does not mean that God wants us to give away everything without wisdom or neglect our basic responsibilities. The lesson is that fear should not become the permanent ruler of our finances. We should be responsible, but we should also remain open-handed.

When we talk about money, fear can easily enter our hearts. We worry about bills, food, transportation, medicine, tuition, emergencies, and retirement. Minsan, kahit may sapat naman tayo for today, we are already anxious about what might happen next week, next month, or next year. Because of this, we may begin holding on too tightly to everything we have.

We tell ourselves:
"Baka ako naman ang mangailangan."
"Hindi ko alam kung may darating pang pera."
"Kaunti lang ang meron ako, kaya hindi muna ako magbibigay."

These concerns are real, especially when our income is limited. God does not ask us to ignore our financial situation. The Bible also teaches planning, diligence, and responsible stewardship.

Generosity without fear does not mean reckless spending. It does not mean borrowing money just so we can appear generous. It does not mean giving away money that has already been set aside for food, medicine, debt payments, or the needs of our family.

Rather, generosity without fear means that we do not allow money to become our only source of security.

We budget wisely, but we also make room for giving. We save for emergencies, but we do not close our eyes when someone genuinely needs help.

We take care of our family, but we remember that God may also use us to bless someone outside our household.

A practical way to develop generosity is to include giving in our budget. Instead of waiting until we feel financially "comfortable," we can intentionally set aside even a small amount.

It may be fifty pesos, one hundred pesos, or whatever amount we can honestly afford. The amount is not the main issue. What matters is developing a heart that says:

"Lord, everything I have comes from You. Teach me how to use it wisely, and show me when I can share it with others."

Generosity is not limited to church offerings. It can include paying for someone's transportation, sharing a meal, helping with school supplies, supporting a missionary, assisting a family in crisis, or quietly meeting a need without expecting recognition. Sometimes, the most meaningful gifts are the ones nobody else sees.

Generosity is not only about money. We can be generous with our time, attention, patience, encouragement, knowledge, and forgiveness.

In the workplace, generosity may mean helping a colleague understand a task instead of criticizing them for not knowing. It may mean sharing credit with the team instead of claiming all the recognition.

At home, generosity may mean listening to a family member even when we are tired. It may mean doing an additional household chore without complaining.

In church, generosity may mean serving even when no one notices. It may mean praying for someone, mentoring a younger believer, or welcoming a person who feels left out.

Sometimes, we are afraid to be generous because we think people might take advantage of us. That can happen. This is why generosity should also be guided by wisdom and healthy boundaries. We do not have to say yes to every request. We do not have to tolerate manipulation, abuse, or dishonesty.

But we should also be careful that one painful experience does not turn our heart into a permanently closed door.

May mga pagkakataon na nasaktan tayo after helping someone. Baka hindi man lang sila nagpasalamat. Baka hindi nila binalik ang hiniram nila. Baka noong tayo naman ang nangailangan, wala sila.

Those experiences can make us say, "Ayoko nang tumulong." But our generosity should not be based entirely on how people respond. We give because God has been generous to us.

God gave us grace when we did not deserve it. He gave us forgiveness when we could not repay Him. Above all, He gave His Son, Jesus Christ, so that we could receive salvation and eternal life.

The greatest example of generosity is found at the cross:
"For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life."
—John 3:16 NIV

God did not merely say that He loved us. He gave.

Looking back, that fifty-peso moment inside the jeepney was simple, almost ordinary. Hindi naman iyon dramatic na story. Walang malaking miracle. Walang taong biglang umiyak or nagbigay ng testimony.

But God can use ordinary moments to reveal what is happening inside our hearts.

I gave the fifty pesos because I thought something was lacking. When I learned that the fare was already complete, I could have immediately regretted giving it. But perhaps the deeper question was not whether the money was actually needed. The deeper question was whether I could release something without fear.

That experience reminded me that generosity can become a habit of the heart. When our first response is always fear, we immediately ask, “What will I lose?” But when our hearts are shaped by God, we begin asking, “How can I help?”

Generosity does not mean that we never feel afraid. It means we choose not to let fear make every decision for us. First, we can examine our hearts. Are we holding on too tightly to our money, time, or resources because we are afraid of not having enough? Second, we can identify one genuine need around us. It does not need to be a major financial problem. It may be someone who needs a meal, transportation money, encouragement, prayer, or a listening ear.

Third, we can give within our capacity. We do not need to compete with what others are giving. God is not asking us to give what we do not have. Fourth, we can give quietly. We do not always need to announce what we have done. Some acts of generosity are more meaningful when they remain between us, the recipient, and God. Finally, we can trust God with the outcome. We cannot control whether people will appreciate our help. But we can trust that God sees every sincere act of love.

GLOSSARY

Blessing - A gift, opportunity, provision, or experience allowed by God. A blessing is not always material; it may also come as peace, wisdom, strength, guidance, or supportive people.

Boundaries - Wise limits that protect a person's well-being, responsibilities, finances, and relationships. Having boundaries means helping others with compassion without tolerating manipulation, dishonesty, or abuse.

Budget - A simple plan showing how income or available money will be used for needs, savings, giving, and other expenses.

Calling - The purpose, responsibility, or direction that God places in a person's life. A calling is not limited to a job or profession; it can also include ministry, service, family responsibilities, and helping others.

Cheerful Giving - Giving freely and sincerely, without resentment, pressure, or the desire to impress other people.

Community - A group of people who support, guide, encourage, pray for, and help one another. Community reminds us that we are not meant to face life alone.

Comparison - Measuring our life, income, achievements, possessions, or progress against those of other people. Too much comparison can lead to envy, pressure, unwise spending, and dissatisfaction.

Contentment – Being grateful and at peace with what God has provided while continuing to hope and work for the future.

Debt – Money borrowed from another person or institution that must be repaid.

Discipline – Consistently doing what is right and necessary, even when it is difficult or inconvenient.

Emergency Fund – Money saved for unexpected needs, such as medical expenses, repairs, or loss of income.

Faith – Trusting God's character, promises, and direction even when the future is uncertain.

Financial Discipline – The habit of managing money responsibly through budgeting, saving, planning, and careful spending.

Financial Stability – The ability to manage regular expenses, prepare for future needs, and face emergencies with less financial pressure.

Generosity – The willingness to share money, time, attention, knowledge, encouragement, or other resources with others.

Generosity Without Fear – Giving with an open heart and wise judgment without allowing fear to control every decision.

Gospel Tract – A small printed material that shares a Christian message or explains salvation through Jesus Christ.

Grace – God's undeserved favor, kindness, forgiveness, and help.

Gratitude – Recognizing and appreciating God's blessings, including ordinary provisions and answered prayers.

Healthy Financial Choices – Decisions that support one's needs, responsibilities, peace, and long-term goals.

Income – Money received from employment, business, allowance, investments, or other legitimate sources.

Living Below Your Means – Spending less than the amount of money you receive or earn.

Needs – Things necessary for daily living, such as food, shelter, medicine, transportation, and education.

Open-Handedness – A willingness to share resources when there is a genuine need.

Peace – Inner calm and assurance that come from trusting God, even during uncertain situations.

Possession – Anything a person owns, such as money, property, clothing, or other material belongings.

Prayer – Personal communication with God through worship, thanksgiving, confession, requests, and surrender.

Provider – A description of God as the ultimate source of life, wisdom, strength, opportunities, and provision.

Provision – Something supplied to meet a need, such as money, food, wisdom, courage, peace, or assistance.

Purpose – The meaningful reason behind a person's work, decisions, service, and direction in life.

Purpose Beyond Paycheck – The belief that work and life should be guided by purpose, not by income alone.

Saving – Setting aside part of one's money for emergencies, future needs, or planned goals.

Simple Living – Choosing a lifestyle guided by gratitude, purpose, peace, and what is truly necessary.

Stability – A state of steadiness developed through faith, wisdom, discipline, contentment, and responsible decisions.

Stewardship – The responsible management of the money, time, abilities, and opportunities entrusted to us by God.

Surrender – Placing plans, worries, desires, and outcomes in God's hands while continuing to act responsibly.

Trust – Depending on God's wisdom and faithfulness, especially when circumstances are uncertain.

Ushering Ministry – A church ministry that welcomes, assists, and guides people during worship services.

Wants – Things that may provide comfort or enjoyment but are not essential for daily living.

Wisdom – The ability to make sound and responsible decisions based on knowledge, prayer, experience, and biblical principles.

Wise Giving – Helping others within one's capacity without neglecting essential responsibilities or giving because of pressure.

Wise Stewardship – Using resources carefully through planning, saving, responsible spending, and generosity.

MEET THE AUTHOR

Joshua Daniel Caritativo was born in Manila in May 2003. His early childhood was marked by a significant move, as his parents felt divinely guided to relocate to Cavite during his toddler years. Throughout his academic journey, Joshua consistently demonstrated excellence, often securing a place on the honor roll, despite the occasional challenges life presented.

Joshua's passion for finance led him to earn the designation of Certified Financial Management Specialist (CFMS). His leadership skills were evident during his tenure as the president of ELITE at National University - Dasmariñas in his third year of college. He graduated with a Bachelor of Science in Business Administration, majoring in Financial Management, and was honored with the distinction of Magna Cum Laude.

In addition to his academic and professional achievements, Joshua is deeply committed to his faith. He has been serving in the Ushering Ministry for over a decade, where he leverages his talents in administration and event organization. Beyond his spiritual and professional endeavors, Joshua is also a passionate writer, a pursuit that has culminated in the creation of his own book.

THE
STABILITY
PROJECT

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